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Patent

Attorney Docket No. 1032693-000115

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of	)	MAIL STOP AF
Frank Simon et al.	)	
Application No.: 10/804,872	)	Group Art Unit: 3629
Filing Date: March 19, 2004	)	Examiner: Michael J. Fisher
Title: LOAN REPAY ENFORCEMENT	)	Confirmation No.: 7651
SYSTEM	)	
	)	
	)	
	)	

AMENDMENT/REPLY TRANSMITTAL LETTER

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Enclosed is a reply for the above-identified patent application.

- ☐ A Petition for Extension of Time is enclosed.
- ☐ \_\_\_\_\_ Terminal Disclaimer(s) and the ☐ \$ 65 ☐ \$ 130 fee per Disclaimer due under 37 C.F.R. § 1.20(d) are enclosed.
- ☐ Also enclosed is/are: \_\_\_\_\_
- ☐ Small entity status is hereby claimed.
- ☐ Applicant(s) requests continued examination under 37 C.F.R. § 1.114 and enclose the ☐ \$ 395 ☐ \$ 790 fee due under 37 C.F.R. § 1.17(e).
- ☐ Applicant(s) requests that any previously unentered after final amendments not be entered. Continued examination is requested based on the enclosed documents identified above.
- ☐ Applicant(s) previously submitted \_\_\_\_\_ on \_\_\_\_\_ for which continued examination is requested.
- ☐ Applicant(s) requests suspension of action by the Office until at least \_\_\_\_\_, which does not exceed three months from the filing of this RCE, in accordance with 37 C.F.R. § 1.103(c). The required fee under 37 C.F.R. § 1.17(i) is enclosed.
- ☐ A Request for Entry and Consideration of Submission under 37 C.F.R. § 1.129(a) (1809/2809) is also enclosed.

- ☒ No additional claim fee is required.
- ☐ An additional claim fee is required, and is calculated as shown below:

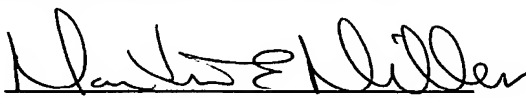
AMENDED CLAIMS					
	No. of Claims	Highest No. of Claims Previously Paid For	Extra Claims	Rate	Additional Fee
Total Claims	0	20	0	x \$ 50 (1202)	\$ 0
Independent Claims	0	3	0	x \$ 200 (1201)	0
<input type="checkbox"/> If Amendment adds multiple dependent claims, add \$ 360 (1203)					\$ 0
Total Claim Amendment Fee					\$ 0
<input type="checkbox"/> Small Entity Status claimed - subtract 50% of Total Claim Amendment Fee					0
TOTAL ADDITIONAL CLAIM FEE DUE FOR THIS AMENDMENT					\$ 0

- ☐ Charge \_\_\_\_\_ to Deposit Account No. 02-4800 for the fee due.
- ☐ A check in the amount of \_\_\_\_\_ is enclosed for the fee due.
- ☐ Charge \_\_\_\_\_ to credit card for the fee due. Form PTO-2038 is attached.
- ☒ The Director is hereby authorized to charge any appropriate fees under 37 C.F.R. §§ 1.16, 1.17 and 1.20(d) and 1.21 that may be required by this paper, and to credit any overpayment, to Deposit Account No. 02-4800. This paper is submitted in duplicate.

Respectfully submitted,

BUCHANAN INGERSOLL & ROONEY PC

Date November 28, 2006

By:   
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Alexandria, VA 22313-1404  
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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Patent Application of	)	<b>MAIL STOP AFTER FINAL</b>
Frank Simon et al.	)	
Application No.: 10/804,872	)	Group Art Unit: 3629
Filed: March 19, 2004	)	Examiner: Michael J. Fisher
For: LOAN REPAY ENFORCEMENT	)	Confirmation No.: 7651
SYSTEM	)	
	)	
	)	
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	)	

**REQUEST FOR RECONSIDERATION**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

This is in response to the final Office Action dated August 28, 2006. In the final Office Action, claims 1-14 were rejected under 35 U.S.C. §103(a) as being unpatentable over U.S. Patent No. 5,917,405 to Joao, further in view of U.S. Patent No. 6,647,328 to Walker.

Applicants had previously argued that the above combination does not disclose all of the features recited in Applicants' independent claims. In particular, Applicants argued that the Joao patent does not disclose loading a payment interval nor does the Joao patent disclose a system for loan repayment purposes or loading a deadline.

In the non-final Office Action, the Examiner relies upon the Walker patent to disclose the features not disclosed by the Joao patent. However, the Walker patent only makes a bare assertion that loan companies may use the system disclosed in the Walker patent to ensure payment and to make accountable.